



Keith M. Lundin
U.S. Bankruptcy Judge

Dated: 8/29/2014



**IN THE UNITED STATES BANKRUPTCY COURT
FOR THE MIDDLE DISTRICT OF TENNESSEE**

**IN RE: LAQUANDA HUGHES
1740 LONDONVIEW PLACE
ANTIOCH, TN 37013
Debtor
SSN: xxx-xx-2887**

**CASE NO. 3:13-bk-05370
CHAPTER 13
JUDGE LUNDIN**

**AGREED ORDER GRANTING DEBTOR'S EXPEDITED MOTION TO MODIFY A
CONFIRMED BANKRUPTCY PLAN TO ALLOW VEHICLE PURCHASE THROUGH
INSOLVE AND ALLOW INLAND BANK TO FILE PROOF OF CLAIM**

Debtor filed an Expedited Motion to Modify A Confirmed Bankruptcy Plan to Allow Vehicle Purchase Through Insolve And Allow Inland Bank To File Proof Of Claim For Continuing Debt. Notice was mailed pursuant to LBR 9075. At the call of the docket, on August 27, 2014, at 8:30 a.m. in Courtroom 1, Second Floor, United States Bankruptcy Court for the Middle District of Tennessee, 701 Broadway, Nashville, TN 37203, there were no objections. By agreement between Debtor and the Chapter 13 Trustee, as evidenced by the signatures of Counsel for the Debtor, Mark Podis, and the Trustee, Henry Hildebrand entered below, respectively, and the Court being otherwise sufficiently advised;

IT IS HEREBY ORDERED, ADJUDGED AND DECREED by the Bankruptcy

Court as follows:

The Debtor shall be allowed to modify her plan as follows:

1. Debtor's 2004 Cadillac CTS (VIN#G6DM577X4C172079) was totaled in an auto accident. MetLife will pay total loss settlement in the amount of \$9259.44 to 321 Drive.

321 Drive has issued guarantee of title for payment of \$9259.44. Once funds are received, 321 Drive shall amend its proof of claim (#1) to reflect claim has been satisfied

2. Debtor will purchase a vehicle through the Insolve Program, financed by Inland Bank. Debtor will be allowed to purchase a replacement vehicle with a monthly payment not to exceed \$300 for 72 months, 22% interest and total financing of approximately \$11,940.
3. Inland Banking will file a proof of claim for continuing debt on the replacement vehicle in an amount not to exceed \$11940, to be paid at \$300 monthly with 22% interest.
4. INLAND BANK/INSOLVE AUTO FUNDING, LLC shall be paid by the Trustee pursuant to Paragraph 4.d.ii or 4.d.iv above, with other secured claims. Debtor(s) shall obtain and maintain full coverage insurance on the vehicle and list INLAND BANK/INSOLVE AUTO FUNDING, LLC as the loss payee. Debtor(s) acknowledge that this is a claim for post-petition financing under 11 U.S.C. § 1305(a)(2) and will not be subject to discharge. Should the Debtor(s) default in payments to the Trustee or there is a lapse in insurance, INLAND BANK/INSOLVE AUTO FUNDING, LLC or their assignee shall notify Debtor(s) and Debtor(s) Counsel of the default. If the default is not cured within ten (10) days of such notice, INLAND BANK/INSOLVE AUTO FUNDING, LLC shall have relief from the automatic stay of 11 U.S.C. § 362(a) without a further hearing, upon the filing of notice of default.
5. Debtor's payroll deducted plan payments will increase to \$368.25 bi-weekly.
6. All filed pre-petition unsecured creditors will receive a dividend of 20% as confirmed. The base shall increase to \$45,303.

**THIS ORDER WAS SIGNED AND ENTERED ELECTRONICALLY AS INDICATED
AT THE TOP OF THE FIRST PAGE**

APPROVED FOR ENTRY:

/s/ Mark R. Podis

Mark R. Podis #012216
Attorney for Debtors
1161 Murfreesboro Rd Ste 300
Nashville TN 37217
Phone (615) 399-3800
Facsimile (615) 399-9794
Email PodisBankruptcy@aol.com

**/s/ Henry E.
Hildebrand, III**



Digitally signed by /s/ Henry E. Hildebrand, III
DN: cn=/s/ Henry E. Hildebrand, III, c=US, o=Office of the
Chapter 13 Trustee, ou=Chapter 13 Trustee,
email=pleadings@ch13nsh.com
Date: 2014.08.28 16:20:41 -05'00'

Henry E. Hildebrand III
Chapter 13 Trustee
Po Box 340019
Nashville, TN 37203-0019
Phone (615) 244-1101
Facsimile (615) 242-3401
Email AOECF@CH13.NSH

This Order has been electronically
signed. The Judge's signature and
Court's seal appear at the top of the
first page.
United States Bankruptcy Court.